

Information to identify the case:

Debtor 1	Gregory Caiafa	Social Security number or ITIN xxx-xx-1130
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Inessa Caiafa	Social Security number or ITIN xxx-xx-6096
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 11-43410-CMG		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Gregory Caiafa

Inessa Caiafa

3/27/17

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Gregory Caiafa
Inessa Caiafa
Debtors

Case No. 11-43410-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 53

Date Rcvd: Mar 27, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 29, 2017.

db/jdb +Gregory Caiafa, Inessa Caiafa, 6 Penn Court, Tinton Falls, NJ 07724-9767
cr ECAST Settlement Corporation, PO Box 28136, New York, NY 10087-8136
512546270 +American Honda Finance Corporation, PO Box 1884, Alpharetta, GA 30023-1884
512681622 Bank of America, NA successor by merger to BAC Hom., P.O. Box 660933,, Dallas, TX 75266-0933
512546272 Bill Me Later, PO Box 105658, Atlanta, GA 30348-5658
512546279 ++CITIBANK, PO BOX 6043, SIOUX FALLS SD 57117-6043
(address filed with court: Citi, PO Box 183041, Columbus OH 43218-3041)
515757547 +Ditech Financial LLC, 7340 S. Kyrene Rd., Recovery Dept - T120, Tempe, AZ 85283-4573
512546282 Elizabeth Grazaino, The Knot, 462 Broadway # 6, New York, NY 10013-2618
512546287 Horizon Blue Cross Blue Shield, PO Box 989, Newark, NJ 07101-0989
513988240 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067, Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067)
512565437 Nissan-Infiniti LT, PO Box 660366, Dallas TX 75266-0366
512546293 Toyota Financial Services, PO Box 790069, St. Louis, MO 63179-0069
512597876 US BANK N.A. as Servicer for, TOYOTA FINANCIAL SERVICES, BANKRUPTCY DEPARTMENT, P.O. BOX 5229, CINCINNATI, OH 45201-5229
512546294 +US Home Med LLC, 5 LEBANON DR, BRIELLE, NJ 08730-1548
512546295 +Work Out World, Attn: Accounting Dept, 1800 Route 34 North Bldg 4, Suite 402, Wall, NJ 07719-9167

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 27 2017 23:59:31 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 27 2017 23:59:29 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr EDI: HNDA.COM Mar 27 2017 23:48:00 American Honda Finance Corporation, 3625 W. Royal Lane Suite 200, Irving, TX 75063, UNITED STATES
512587652 EDI: HNDA.COM Mar 27 2017 23:48:00 AMERICAN HONDA FINANCE CORPORATION, NATIONAL BANKRUPTCY CENTER, P.O. BOX 168088, IRVING, TX 75016-8088
512546269 EDI: AMEREXPR.COM Mar 27 2017 23:48:00 American Express, PO Box 1270, Newark, NJ 07101-1270
512641438 EDI: BECKLEE.COM Mar 27 2017 23:48:00 American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
512546271 EDI: BANKAMER.COM Mar 27 2017 23:49:00 BAC Home Loans, PO Box 5170, Simi Valley, CA 93062-5170
512720261 +EDI: OPHSUBSID.COM Mar 27 2017 23:48:00 BACK BOWL I LLC, SERIES C, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
512691157 E-mail/Text: bncmail@w-legal.com Mar 27 2017 23:59:36 Bill Me Later c/o Scott Livingston, c/o Weinstein & Riley, P.S., PO Box 3978, Seattle, WA 98124-3978
513131977 +EDI: BASSASSOC.COM Mar 27 2017 23:49:00 Capital One, N.A., c/o Bass and Associates, P.C., 3936 E Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
512546274 EDI: CHASE.COM Mar 27 2017 23:48:00 Chase, PO Box 15153, Wilmington DE 19886-5153
512642718 EDI: CHASE.COM Mar 27 2017 23:48:00 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145
512546280 EDI: DISCOVER.COM Mar 27 2017 23:48:00 Discover, PO Box 71084, Charlotte, NC 28272-1084
512552491 EDI: DISCOVER.COM Mar 27 2017 23:48:00 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
513280340 EDI: RMSC.COM Mar 27 2017 23:49:00 GE Capital Retail Bank, c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami, FL 33131-1605
512546283 +EDI: RMSC.COM Mar 27 2017 23:49:00 GE Money Bank, Bankruptcy Dept, PO Box 103104, Roswell, GA 30076-9104
512567470 E-mail/Text: bankruptcy.bnc@ditech.com Mar 27 2017 23:59:21 Green Tree Servicing LLC, P.O. Box 6154, Rapid City, SD 57709-6154
512567471 E-mail/Text: bankruptcy.bnc@ditech.com Mar 27 2017 23:59:21 Green Tree Servicing LLC, PO Box 0049, Palatine, IL 60055-0049
512546286 E-mail/Text: bankruptcy.bnc@ditech.com Mar 27 2017 23:59:21 Green tree, PO Box 6172, Rapid City, SD 57709-6172
512595358 +EDI: BASSASSOC.COM Mar 27 2017 23:49:00 HSBC Bank Nevada, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
512546288 EDI: HFC.COM Mar 27 2017 23:49:00 HSBC Retail Services, PO Box 17642, Baltimore, MD 21297-1642
516654099 EDI: JEFFERSONCAP.COM Mar 27 2017 23:49:00 JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302
516654100 EDI: JEFFERSONCAP.COM Mar 27 2017 23:49:00 JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302, JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302
512546289 EDI: TSYS2.COM Mar 27 2017 23:48:00 Juniper, Card Services, PO Box 13337, Philadelphia, PA 19101-3337
512597528 E-mail/Text: camanagement@mtb.com Mar 27 2017 23:59:23 M & T Bank, 1100 Wehrle Drive, Williamsville, NY 14221

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 53

Date Rcvd: Mar 27, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

512546290 E-mail/Text: camanagement@mtb.com Mar 27 2017 23:59:23 M&T Bank, PO Box 900,
Millsboro, DE 19966
512806283 EDI: BL-CREDIGY.COM Mar 27 2017 23:48:00 Main Street Acquisition Corp, Becket and Lee LLP,
Attorneys/Agent for Creditor, POB 3001, Malvern, PA 19355-0701
512853811 +E-mail/Text: bknotice@ncmllc.com Mar 27 2017 23:59:37 National Capital Management, LLC,
agent for GE Capital Retail Bank, 8245 Tournament Drive, Suite 230,
Memphis, TN 38125-1741
512873650 EDI: PRA.COM Mar 27 2017 23:48:00 Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk VA 23541
512855344 EDI: PRA.COM Mar 27 2017 23:48:00 Portfolio Recovery Associates, LLC,
c/o Paypal Smart Connect, POB 41067, Norfolk VA 23541
512825131 EDI: PRA.COM Mar 27 2017 23:48:00 Portfolio Recovery Associates, LLC,
c/o Sears Gold Mastercard, POB 41067, Norfolk VA 23541
513885927 +EDI: PRA.COM Mar 27 2017 23:48:00 PRA Receivables Management, LLC, POB 41067,
Norfolk, VA 23541, PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067
513885926 +EDI: PRA.COM Mar 27 2017 23:48:00 PRA Receivables Management, LLC, POB 41067,
Norfolk, VA 23541-1067
513280341 EDI: RECOVERYCORP.COM Mar 27 2017 23:48:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
512546291 EDI: SEARS.COM Mar 27 2017 23:49:00 Sears Credit Cards, PO Box 183082,
Columbus, OH 43218-3082
512546292 +E-mail/Text: BANKRUPTCYNOTICE@CSCINFO.COM Mar 27 2017 23:58:57 The Company Corporation,
2711 Centerville Road, Wilmington, DE 19808-1646
514740173 +EDI: BASSASSOC.COM Mar 27 2017 23:49:00 eCAST Settlement Corporation,
c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, Tucson, AZ 85712-1083
514740174 +EDI: BASSASSOC.COM Mar 27 2017 23:49:00 eCAST Settlement Corporation,
c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, Tucson, AZ 85712,
eCAST Settlement Corporation, c/o Bass & Associates, P.C. 85712-1083

TOTAL: 38

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

512546273* Bill Me Later, PO Box 105658, Atlanta, GA 30348-5658
512546275* Chase, PO Box 15153, Wilmington DE 19886-5153
512546276* Chase, PO Box 15153, Wilmington DE 19886-5153
512546277* Chase, PO Box 15153, Wilmington DE 19886-5153
512546278* Chase, PO Box 15153, Wilmington DE 19886-5153
512546281* Discover, PO Box 71084, Charlotte, NC 28272-1084
512546284* +GE Money Bank, Bankruptcy Dept, PO Box 103104, Roswell, GA 30076-9104
512546285* +GE Money Bank, Bankruptcy Dept, PO Box 103104, Roswell, GA 30076-9104
513988239* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)
TOTALS: 0, * 9, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 29, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 27, 2017 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor Nationstar Mortgage LLC
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com
James J. Cerbone on behalf of Debtor Gregory Caiafa cerbonelawfirm@aol.com
James J. Cerbone on behalf of Joint Debtor Inessa Caiafa cerbonelawfirm@aol.com
Jeanette F. Frankenberg on behalf of Creditor BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO
BAC HOME LOANS SERVICING, LP cmecf@sternlav.com

District/off: 0312-3

User: admin
Form ID: 3180W

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

John R. Morton, Jr. on behalf of Creditor American Honda Finance Corporation
mortonlaw.braig@verizon.net, donnal@mortoncraig.com;mhazlett@mortoncraig.com
TOTAL: 6